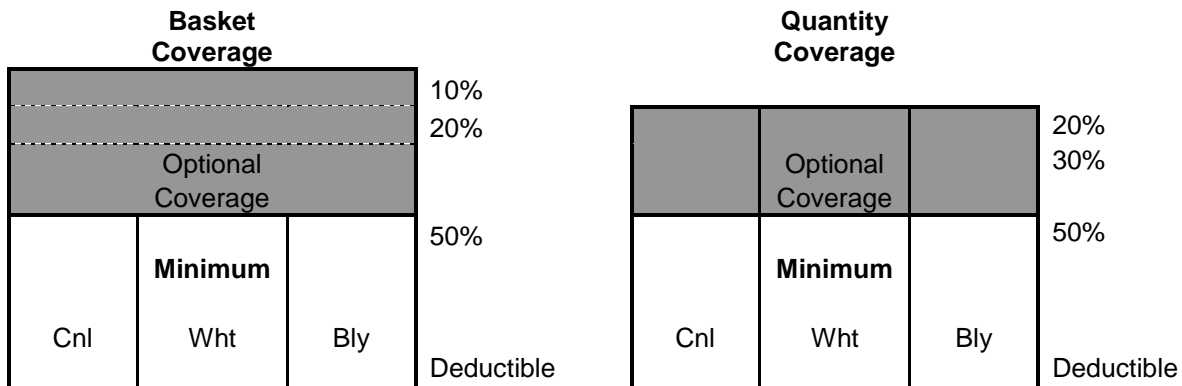


# BASKET

## FACT SHEET

- The “**Basket**” coverage method can save you up to 40% to 60% in premium costs and is a cost effective way to purchase **maximum** coverage
- You have the option to choose a 10% or 20% deductible (using the Basket coverage option to insure your eligible grain crops)
- The producer cost for the Basket option can be calculated by your Product Representative.
  - If we have your intended seeded acres by commodity, we can give you an accurate quote for both deductible options.
- **Minimum** crop by crop coverage does not change
- You are eligible to purchase the “**Basket**” when no single grain crop exceeds 75% of the total planted acreage
  - If you select the “**Basket**” coverage option and if the total planted acreage limit is exceeded (over 75% to one commodity) your coverage defaults to the **Quantity** coverage method (30% deductible at 100% of the calculated price). Lower coverage options are not available. However, increasing your coverage is available at an additional cost.
- The “**Basket**” coverage method insures the value of your production based on your whole farm which means that losses between crops are offset.



### Basket Coverage:

Pros: - lower premiums

Cons: - low yields in one crop may be offset by high yields in another crop

### Crop Coverage:

Pros: - Yields are not offsetting. Claims are paid on a crop by crop basis.

Cons: - higher premiums

Ask about the “**Basket**”! Simply advise your Product Representative of **your intended seeded acres** and compare the benefits!